

**Information to identify the case:**

Debtor 1 Theodore Suhaka  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)                       
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0606**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-17595-VFP**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Theodore Suhaka

12/13/16

**By the court:** Vincent E. Papalia  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Theodore Suhaka  
 Debtor

Case No. 16-17595-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Dec 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2016.

db  
 516128877 +Theodore Suhaka, 17 Manito Avenue, Oakland, NJ 07436-3005  
 516128882 +Amerifinancial Solutio, Po Box 7, Vassar, MI 48768-0007  
 516128882 +Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 516128883 +Chase, P.O. Box 6026, Chicago, IL 60680-6026  
 516128893 +M and T Bank, P.O. Box 619063, Dallas, TX 75261-9063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 13 2016 23:37:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 13 2016 23:37:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516128878 +EDI: AMEREXPR.COM Dec 13 2016 23:08:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 516128881 EDI: CAPITALONE.COM Dec 13 2016 23:08:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516128879 +EDI: CAPITALONE.COM Dec 13 2016 23:08:00 Cap One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 516128884 +EDI: CHASE.COM Dec 13 2016 23:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516128886 +EDI: CITICORP.COM Dec 13 2016 23:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 516128887 +EDI: CRFRSTNA.COM Dec 13 2016 23:08:00 Credit First N A, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 516128888 +EDI: DISCOVER.COM Dec 13 2016 23:08:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 516128891 +E-mail/Text: camanagement@mtb.com Dec 13 2016 23:37:03 Hudson City Savings Ba,  
 West 80 Century Road, Paramus, NJ 07652-1478  
 516128892 E-mail/Text: camanagement@mtb.com Dec 13 2016 23:37:03 M & T Bank, 1 Fountain Plz,  
 Buffalo, NY 14203  
 516128894 +EDI: TSYS2.COM Dec 13 2016 23:08:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 516128895 +EDI: RMSC.COM Dec 13 2016 23:08:00 Syncb/Evine, Po Box 965005, Orlando, FL 32896-5005  
 516128896 +EDI: RMSC.COM Dec 13 2016 23:08:00 Syncb/Walmart Dc, Po Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516128880\* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253  
 516128885\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516128889\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 516128890 ##+Gem Recovery Systems, 99 Kinderkamack Rd Ste 3, Westwood, NJ 07675-3021

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Donald Troy Bonomo on behalf of Debtor Theodore Suhaka dbonomo123@gmail.com  
 Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfcbis.com  
 TOTAL: 3